

Step 1: What's the problem?

I suddenly have no money

- Lost job/reduced hours
- Lost money/unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned - see option 5

See options **1 2 5 6**

I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision

See options **1 4**

My money doesn't stretch far enough

- Deciding between food/fuel/mobile credit
- Low income or zero hours contract
- Statutory Sick Pay too low to cover costs
- Not sure if eligible for support
- Change of circumstance (e.g. new baby/bereavement/illness/left partner)

See option **2**

I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Credit or store cards
- Personal loans and overdrafts
- Owe friends and family
- Benefit repayments

See option **3**

Step 2: What are some options?

1 Scottish Welfare Fund

People on low incomes may be able to get a **crisis grant** from the Council.

This is a payment to help you cope during an emergency or disaster, or due to unexpected expenses. Crisis grants do not have to be paid back (not a loan).

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice.

A **benefit check** can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help with managing gas and electricity bills and **make sure you're not missing out** on things like school clothing grants or free school meals.

3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Job Seekers Allowance or Employment Support Allowance do not (not a loan).

6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

Step 3: Where can I get help with these options?

Step 3: Where can I get help?

Flexible Food Fund

A grant for those with no savings and who are on a low income

01700 502 784

www.argyll-bute.gov.uk/forms/flexible-food-fund

Scottish Welfare Fund

Crisis grants to cover the cost of an emergency

01546 605 512

scottishwelfarefund@argyll-bute.gov.uk

www.argyll-bute.gov.uk/about-scottish-welfare-fund

Each of these services offer free and confidential advice

Argyll and Bute Council

Free and confidential welfare rights and money advice

01546 604 176 | www.argyll-bute.gov.uk/money

Help with options: 1 2 3 4 5 6

Argyll and Bute Citizens Advice Bureau

Advice on benefits, debt, money, housing and more

01546 605 550 | www.abcab.org.uk

Help with options: 1 2 3 4 5 6

Bute Advice Centre

Welfare, money and energy advice to anyone in Argyll and Bute through the Flexible Food Fund Project

01700 502 784 | info@buteadvice.org.uk

www.buteadvice.org.uk

Help with options: 1 2 3 4 5 6

ALIenergy

Energy advice service including free home visits to help reduce and offset fuel costs

01631 565 183 | enquiries@alienergy.org.uk

www.alienergy.org.uk

Help with option: 2

Updated on 27/09/22

Share your experience of using this guide:
www.bit.ly/moneyadvicefeedback

Step 3: Where can I get help?

Housing Associations

The following housing associations have advisors available to help their tenants

Argyll Community Housing Association

0800 028 2755 | www.acha.co.uk/services-think-money

Help with options: 1 2 4 5 6

Dunbritton Housing Association Limited

01389 761 486 | www.dunbritton.org.uk

Help with options: 1 2 4 5

Fyne Homes

03456 077 117 | mallan@fynehomes.co.uk

www.fynehomes.org.uk/

Help with options: 1 2 4 5 6

West Highland Housing Association

0300 323 1170

www.westhighlandha.co.uk/tenants/your-tenancy/help-and-advice

Help with options: 1 2 4 5 6

Other Support

MoneyHelper

Money and pensions guidance

0800 138 7777 | 07701 342 744 (WhatsApp)

www.moneyhelper.org.uk

Social Security Scotland

You may be eligible for support from Social Security Scotland

mygov.scot/benefits

0800 182 2222 (freephone)

Digital version:



www.worryingaboutmoney.co.uk/argyll-and-bute

Worrying About Money?

Financial advice and support is available if you're struggling to make ends meet

Follow these steps to find out where to get help in Argyll and Bute



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